

It defies all principles of free-market economics that we see “help wanted” signs in shop windows across America the same day the Biden administration posted one of the worst jobs reports in recent memory.

Why is that? At a time when over 150 million Americans have received vaccinations, and we are finally emerging from the pandemic, why is the economy going in the wrong direction at an accelerating rate?

It is simple. Biden administration policies are incentivizing people to remain out of the workforce. Our government should be encouraging people to work, not implementing policies that jeopardize the livelihoods of Americans.

#### SAYING YES TO MOVING FORWARD TOGETHER

(Mr. RYAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RYAN. Mr. Speaker, we are at a crossroads coming out of this pandemic. We are either going to decide, as a country, whether we are going to move forward together, or we are going to double down on the past and the bad economy.

In the rescue package, 2.3 million Ohioan children will get \$3,000 or \$3,600 to stabilize themselves, to pull them out of poverty. And the Republicans said no.

We had pension reform in that. Forty-thousand Ohioans will now be made whole instead of losing half their pension. Republicans said no.

We want to do infrastructure. Republicans said no.

We want money for State and local governments for hazard pay. Republicans say no.

Mr. Speaker, if we removed the word “no” from the vocabulary of the people of the United States, the Republicans would be speechless.

#### RESPECTING SERVICE OF FIRST RESPONDERS

(Mr. BILIRAKIS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BILIRAKIS. Mr. Speaker, I rise today to acknowledge National Police Week.

There have been 124 police officers killed in the line of duty this year, unfortunately, including two of my constituents, Deputy Michael Magli and Master Patrol Officer Jesse Madsen.

I went to the funeral services of our heroes, Mr. Speaker, and shared the anguish of their loved ones. They leave behind a distinguished legacy of service and sacrifice that deserves to be honored.

This week, I was proud to cosponsor legislation that would increase penalties for crimes targeting law enforcement and strengthen funding for law enforcement programs.

Law enforcement has faced unrelenting political attacks as part of the defund the police movement. This is a dangerous proposition that has already proven to leave communities less safe. I respect, of course, the service and sacrifices of our first responders, and I will continue to support them.

#### HONORING ALL MEN AND WOMEN IN BLUE

(Mr. MEUSER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MEUSER. Mr. Speaker, I rise today, during this National Police Week, to honor and thank all men and women in blue who dutifully protect and serve our communities.

Public safety is the most important factor in quality of life. In recent years, antipolice rhetoric and violence have increased dramatically. In 2020 alone, 128 police officers were fallen and died in the line of duty, one of the deadliest in history for law enforcement.

Fully aware of these dangers, more than 800,000 brave police officers across America still faithfully put their lives on the line to protect each of us every day. That is 0.25 percent who protects all the rest.

On Tuesday, I was honored to join police officers from Lebanon County, in my district, at a ceremony honoring officers who made the ultimate sacrifice. I thank Pier Hess Graf, the Lebanon County district attorney, for handling, running, and emceeding the event.

I joined many Republican colleagues this morning on a bike rally led by Leader MCCARTHY to the National Law Enforcement Officers Memorial, where we honored our Nation's fallen police officers.

As the son of a police officer, Detective Stanley Meuser, I know well the tremendous sacrifices our police officers and their loved ones make. This week, and always, we all owe our police officers and their families all of our support.

#### COMPREHENSIVE DEBT COLLECTION IMPROVEMENT ACT

Ms. WATERS. Mr. Speaker, pursuant to House Resolution 380, I call up the bill (H.R. 2547) to expand and enhance consumer, student, servicemember, and small business protections with respect to debt collection practices, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. STANTON). Pursuant to House Resolution 380, the amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, modified by the amendment printed in part A of House Report 117-29, is adopted and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 2547

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE.*—This Act may be cited as the “Comprehensive Debt Collection Improvement Act”.

(b) *TABLE OF CONTENTS.*—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

#### TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

Sec. 101. Short title.

Sec. 102. Obligor transactions.

Sec. 103. Enforcement of security interests.

#### TITLE II—FAIR DEBT COLLECTION PRACTICES FOR SERVICEMEMBERS ACT

Sec. 201. Short title.

Sec. 202. Enhanced protection against debt collector harassment of servicemembers.

Sec. 203. GAO study and report.

#### TITLE III—PRIVATE LOAN DISABILITY DISCHARGE ACT

Sec. 301. Short title.

Sec. 302. Protections for obligors and cosigners in case of death or total and permanent disability.

#### TITLE IV—CONSUMER PROTECTION FOR MEDICAL DEBT COLLECTIONS ACT

Sec. 401. Short title.

Sec. 402. Amendments to the Fair Debt Collection Practices Act.

Sec. 403. Prohibition on consumer reporting agencies reporting certain medical debt.

Sec. 404. Requirements for furnishers of medical debt information.

#### TITLE V—ENDING DEBT COLLECTION HARASSMENT ACT

Sec. 501. Short title.

Sec. 502. Consumer protections relating to debt collection practices.

#### TITLE VI—STOP DEBT COLLECTION ABUSE ACT

Sec. 601. Short title.

Sec. 602. Definitions.

Sec. 603. Debt collection practices for debt collectors hired by Federal agencies.

Sec. 604. Unfair practices.

Sec. 605. GAO study and report.

#### TITLE VII—DEBT COLLECTION PRACTICES HARMONIZATION ACT

Sec. 701. Short title.

Sec. 702. Award of damages.

Sec. 703. Prohibition on the referral of emergency individual assistance debt.

#### TITLE VIII—NON-JUDICIAL FORECLOSURE DEBT COLLECTION CLARIFICATION ACT

Sec. 801. Short title.

Sec. 802. Enforcement of security interests.

#### TITLE IX—MISCELLANEOUS PROVISIONS

Sec. 901. Discretionary surplus funds.

Sec. 902. Effective date.

#### TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

##### SEC. 101. SHORT TITLE.

*This title may be cited as the “Small Business Lending Fairness Act”.*

##### SEC. 102. OBLIGOR TRANSACTIONS.

(a) *IN GENERAL.*—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

##### “§ 140B. Unfair credit practices

“(a) *IN GENERAL.*—In connection with the extension of credit or creation of debt in or affecting commerce, as defined in section 4 of the Federal Trade Commission Act (15 U.S.C. 44), including any advance of funds or sale or assignment of future income or receivables that may or